

EXAMINING THE IMPACT OF ORGANIZATIONAL CULTURE, INTERNAL CONTROL, AND INDIVIDUAL MORALITY ON FRAUD RISK: AN EMPIRICAL STUDY

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ABSTRACT

This research aims to examine the influence of organizational culture, internal control systems, and individual morality on the risk of fraud in the management of the Village Revenue and Expenditure Budget. The method used in this study is a quantitative approach that utilizes primary data. The population in this study consists of village government offices in the Poncokusumo District of Malang. The sampling method employed is purposive sampling, with a population of 17 village government offices and a sample size of 85 respondents. Data collection was conducted using questionnaires. The data were analyzed using Structural Equation Modeling with Partial Least Squares (SEM-PLS). The research findings suggest that organizational culture, internal control systems, and individual morality have a significant impact on the risk of fraud. These results indicate that to mitigate the risk of fraud in managing the Village Revenue and Expenditure Budget, the village government should enhance its organizational culture, strengthen internal control systems, and promote high standards of individual morality within its environment. Enhancing individual morality is particularly critical, as it promotes ethical behavior and personal accountability among village officials, thereby serving as a fundamental deterrent against fraudulent actions.

Keywords: organizational culture, internal control, individual morality, fraud risk, Village Revenue and Expenditure Budget

1. INTRODUCTION

The Village Revenue and Expenditure Budget are a crucial component of village development. It serves as a financial instrument that allocates resources for various village programs and activities to improve the welfare of village communities (Ferdianti & Priono, 2022). However, as the amount of the budget managed increases, the potential risk of fraud in its management also increases. This is a matter of concern, especially in the Poncokusumo District, Malang, an area with a significant budget allocation.

The revenue received by the Village Budget affects the budget size. Village funds, the central government's budget allocation to each village, are a major component of village income. Village development can improve community welfare through proper budget management (PDTT, 2022). However, most village governments have not yet maximized their use of the budget, causing the design and implementation of the Village Budget to remain incomplete.

Currently, village funds are considered the main source of corruption cases in Indonesia. During the first semester, village funds experienced the most corruption cases, resulting in losses of Rp16.6 billion (ICW, 2021). Village funds were most frequently involved in corruption cases during the first semester of 2021, with 55 cases causing state losses of Rp35.7 billion. The events that ICW is concerned about are not only related to village funds, but also about how village funds and the village's original income are allocated. Many events related to village financial management show weaknesses in the system for managing village funds. Implementing Fraud Risk Management (FRM), which includes prevention, detection, and response stages (Wijaya, 2015), allows institutions to estimate potential fraud risks and take preventive measures from the outset. This allows institutions to better manage, reduce, and identify fraud risks, which in turn maintains operational integrity and helps achieve institutional goals efficiently.

Previous research has identified aspects that impact fraud risk, such as organizational culture, internal control systems, and individual morality. A strong organizational culture results in a system of values, habits, and work ethic instilled in all organization members. Previous research by Susilawati & Dewi (2018) found that organizational culture influences fraud. Referring to the fraud hexagon in organizational culture means that organizational culture is not only triggered by individual factors, such as pressure and rationalization, but also by weaknesses in the organizational system, such as opportunities arising from weak internal controls, as well as the capabilities of the perpetrators that allow fraud to occur. Factors such as arrogance and collusion within an organization can also increase the risk of fraud. Unlike the research conducted by Nurjanah & Setiawan (2021), which found that organizational culture did not influence the propensity for fraud.

The important stages in the program carried out consistently by all organization members and leaders are known as the internal control system. This system ensures that the organization's goals are still achieved. Better internal controls can minimize fraud. Based on previous research by Vousinas (2019), Susilawati & Dewi (2018), and Tri et al. (2022), internal control influences fraud or deception. Additionally, Syamsudin et al. (2023) found that an effective internal control system can minimize the likelihood of fraud. This research is supported by using the fraud hexagon theory, where the internal control system is included as one of the main elements influencing the occurrence of fraud. An effective internal control system is key in managing fraud risk by influencing all elements within the fraud hexagon theory. A good system reduces opportunities, prevents collusion, lowers pressure, limits capabilities, reduces rationalization, and suppresses ego, reducing the risk of fraud occurring within an organization. However, research by Fernandhytia (2020) found that the internal control system did not impact enthusiasm for fraud.

Individual morality is the right action based on society's general beliefs about evaluating human actions. According to the Theory of Planned Behavior, individual morality is not just about understanding right or wrong, but also how factors such as attitudes, social pressure, and perceived control can influence a person's moral intentions and actions. Individual moral behavior results from the interaction between the moral attitudes one possesses, perceived social expectations, and beliefs about one's ability to act according to those moral norms. Previous studies on individual morality have been conducted by researchers, including Nurjanah & Setiawan (2021) and Noviani et al. (2021), who found that individual morality impacts the tendency to cheat. According to Syamsudin et al. (2023), high individual morality can deter cheating, which is key to reducing the risk of cheating, unlike the research by Fernandhytia (2020), which found that individual morality does not affect fraud risk.

The following components of the study were conducted in the following manner: Section 2 provides a method, data, and analysis. Section 3 engages in a detailed discussion of the findings. Finally, Section 4 serves as the concluding part of the paper, which includes the contribution, practical implications, and research limitations.

2. METHOD, DATA, AND ANALYSIS

The dependent variable in this study is fraud risk. The independent variables in this study include 3 variables: organizational culture, internal control system, and individual morality. This study uses a 1-5 Likert scale, allowing respondents to rate statement items on a five-point scale, starting with "agree" and ending with "disagree." The questionnaire in this study is in the form of a Google form, distributed online to facilitate access for employees in various village government offices to answer the statements in the questionnaire effectively.

The population in this study consists of employees involved in managing the Village Revenue and Expenditure Budget in 17 village government offices in Poncokusumo District, Malang. In the village government office related to the management of the Village Budget, the village apparatus employees are the Technical Implementing Officer for Village Financial Management, which consists of the Village Head, Village Secretary, Head of Financial Affairs, Head of Government Section, and Head of Service Section. This study uses purposive sampling, which means that the samples are selected based on specific requirements, namely the Village Head, Head of Financial Affairs, Village Secretary, Head of Service Section, and Head of Government Section. Sampling based on specific criteria is done because these positions play a key role in village financial management and policy implementation.

Table 1. Sample Characteristics

Demographic Variable and Category		Frequency	Percentage
Gender	Male	53	62.35
	Female	32	37.64
Work Experience	2-5 years	21	24.70
	6-10 years	44	51.76
	>10 years	20	23.52
Education Level	Less than diploma	11	12.94
	Diploma	43	50.58
	Bachelor	21	24.70
	Master or higher	10	11.76

Table 1 presents the descriptive statistical findings of 85 questionnaires that examined the demographic characteristics of the respondents, including gender, work experience, and education level. Descriptive studies in Table 1 reveal that the highest number of subjects was 53 males with a percentage of 62.35% and 32 females with a percentage of 37.64%. Sample characteristics showed that 21 respondents with 2-5 years of work experience had a percentage of 24.70%, 44 respondents with 6-10 years of work experience had a percentage of 51.76% and 20 respondents with work experience >10 years had a percentage of 23.52%. Thus, the highest number of respondents based on work experience was 6-10 years. The number of subjects who have an education level less than a diploma is 11 individuals with a percentage of 12.94%, the diploma education level is 43 individuals with a percentage of 50.58%, the bachelor education level is 21 individuals with a percentage of 24.70%, and the master or higher education level is 10 individuals with a percentage of 11.76%. Thus, the highest number of subjects according to the level of education is a diploma, totaling 43 people, with a percentage of 50.58%.

Using data analysis, this study employed PLS-SEM (Partial Least Squares-Structural Equation Modelling), assisted by the WarpPLS 7.0 application. This method was chosen because it can help solve problems related to a sample size that is not too large and does not require a normal data distribution. In conducting the outer model analysis, the researcher performs reliability, convergent, and discriminant validity tests. After that, an analysis of the inner model can be performed, which involves hypothesis testing and the coefficient of determination (R^2).

3. RESULT AND DISCUSSION

3.1 OUTER MODEL ANALYSIS

The outer model is used to evaluate the relationship patterns between the validity and reliability of the model. This model shows how each block of indicators interacts with the latent variables. Convergent and discriminant validity values can be calculated to assess test validity.

1. Convergent Validity

Convergent validity evaluates the validity of the relationship between indicators and their constructs or latent variables. This test is highly correlated with the indicators or manifest variables of the construct. Individual indicators with a correlation value greater than 0.7 are considered reliable. However, loading factor values between 0.5 and 0.6 are still acceptable. In this study, a loading factor of 0.6 was used. Through the outer loading table, the form of correlation between variables and indicators in the measurement model for reflective variables can be determined, namely, organizational culture, internal control systems, and individual morality. The results of the convergent validity test for this study are considered valid, as shown in Table 2, because all indicators meet the loading factor requirement of above 0.5 (Sunani et al., 2024).

Table 2. Cross Loading and AVE

	Organizational Culture (X1)	Internal Control Systems (X2)	Individual Morality (X3)	Fraud Risk (Y)	Average Variance Extracted (AVE)
X1.1	0.757	0.546	-0.224	-0.197	0.668
X1.2	0.873	-0.029	-0.209	0.234	
X1.3	0.895	0.019	-0.107	0.137	
X1.4	0.761	-0.223	0.669	-0.142	
X1.5	0.790	-0.298	-0.077	-0.088	
X2.1	-0.033	0.825	0.154	-0.175	0.662
X2.2	0.205	0.845	-0.186	-0.017	
X2.3	0.123	0.834	0.019	0.074	
X2.4	-0.557	0.743	0.049	0.204	
X2.5	0.202	0.818	-0.027	-0.067	
X3.1	0.455	0.112	0.848	0.02	0.608
X3.2	0.343	0.033	0.885	0.07	
X3.3	-0.216	-0.493	0.772	0.144	
X3.4	-0.788	0.299	0.791	-0.255	
Y1.1	-0.589	0.445	1.022	0.782	0.488
Y1.2	0.336	0.034	-0.118	0.769	
Y1.3	-0.196	0.184	0.312	0.799	
Y1.4	-0.382	0.024	-0.372	0.708	
Y1.5	0.198	-0.323	-0.271	0.714	
Y1.6	0.464	-0.259	-0.289	0.772	

2. Discriminant Validity

Discriminant validity ensures that each concept in each latent mode is distinct from other variables. The underlying principle of this test is that there should be no significant correlation between the construct's measurements (manifest variables). A cross-loading value greater than 0.7 indicates this discriminant validity test. Based on Table 1, the outer loading values for each indicator on the construct variable are greater than the cross-loading values. This can indicate that the indicator statements in the study can be considered valid and have met the requirements for discriminant validity (Sunani et al., 2024). The average variance extracted (AVE) values are compared to determine discriminant validity. The test is valid if the AVE value exceeds 0.5 (Ghozali, 2021). All constructs have an AVE value >0.5 , as shown in Table 4.10. From these findings, it is concluded that all existing variables are valid.

3. Reliability

Reliability is a tool for evaluating instruments' accuracy, precision, and consistency that measure how well a structure functions. Two methods are used in reliability testing: composite reliability and Cronbach's alpha (Sunani et al., 2024). A variable is considered reliable if its reliability coefficient value is >0.7 (Ghozali, 2021). Since each variable has a composite reliability value and the Cronbach's alpha in Table 3 is >0.7 , it can be concluded that all variables in this study are considered reliable and can be used for analysis testing.

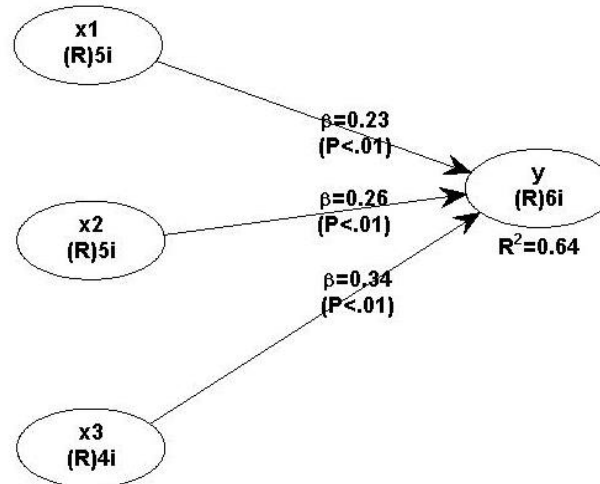
Table 3. Reliability Test

Variable	Composite Reliability	Cronbach Alpha
Organizational Culture (X1)	0.909	0.874
Internal Control Systems (X2)	0.907	0.872
Individual Morality (X3)	0.859	0.779
Fraud Risk (Y)	0.848	0.783

3.2 INNER MODEL ANALYSIS

Measuring the inner model predicts causal relationships, or cause-and-effect relationships, between latent variables, or variables that cannot be measured directly. The R^2 value is the value of the inner model used to calculate the level of variation in the dependent variable compared to the independent variable. Additionally, the R-squared value indicates the P-value for the significance test. Figure 1 shows an R-squared value of 0.638, indicating that the model can explain fraud risk with a 0.638 or 63.8% value.

Figure 1. Structural results of the proposed model



Note: X1: Organizational Culture; X2: Internal Control System; X3: Individual Morality; Y: Fraud Risk

This study uses p-values and path coefficients to test the hypotheses. The path coefficient values are used to indicate direction: positive direction or negative direction. For p-values, criteria are used to test the significance of a result. In this study, the p-value that must be achieved for the hypothesis to be accepted is 0.005. A hypothesis is said to be rejected if more than one of those criteria is unmet. Hypothesis testing in this study can be seen in Table 4.

Table 4. Hypotheses Testing

Path	Path Coefficient (β)	p-value	Hypothesis Remark
Organizational Culture (X1) → Fraud Risk (Y)	0.232***	<0.001	H1 Supported
Internal Control Systems (X2) → Fraud Risk (Y)	0.255***	<0.001	H2 Supported
Individual Morality (X3) → Fraud Risk (Y)	0.342***	<0.001	H3 Supported

The result in Table 4 shows a strong, significant positive effect of Organizational Culture (X1), which significantly boosts positive Fraud Risk (H1; $\beta = 0.232$), in line with most fraud risk studies, which consistently identify Organizational Culture as a strong predictor of Fraud Risk (Susilawati & Dewi, 2018; Putri et al., 2019; Junaidi et al., 2023; Suryo et al., 2023; Widiyarta & Anantawikrama, 2017; Handoko, et al., 2025; Sanusi et al., 2025). A good organizational culture consists of norms and customs agreed upon and implemented by every member. This organizational culture promotes good behavior. Every employee has the opportunity to commit fraud, which is influenced by that opportunity. This is because employees perceive the action as normal or natural (Tyas et al., 2023).

Organizational culture is crucial in managing fraud risk and can be analyzed using the hexagon theory. This theory adds new elements to previous fraud theories to understand the causes of fraud more deeply. Overall, a strong organizational culture of integrity, transparency, and ethics significantly reduces the risk of fraud by influencing all elements within the fraud hexagon theory. Conversely, a weak or permissive culture can increase the risk of fraud by exacerbating collusion, opportunity, and rationalization. In line

with the hexagon theory, the results of this study found that organizational culture influences the risk of fraud committed by employees in managing the Village Revenue and Expenditure Budget.

Furthermore, as shown in Table 4, Internal Control Systems (X2) have a strong, positive effect on Fraud Risk (Y) ($H2;\beta = 0.255$), supporting the proposition that the internal control system in an organization influences the risk of fraud. This is consistently found in fraud research (Tri et al. 2022; Tyas et al., 2023; Natasya et al., 2019; Suryo et al., 2023; Widiyarta & Anantawikrama, 2017; Wijaya et al., 2017; Handoko, et al., 2025). The better the internal control system within an organization, the lower the likelihood of errors. As a result, there is less likelihood of cheating. The internal control system encompasses all actions and activities undertaken by management and all employees.

Based on the fraud hexagon theory, several factors trigger fraud, one of which is the presence of opportunity. Regarding this theory, weak internal control systems in village governments will create opportunities for individuals to commit fraudulent acts (Tyas et al., 2023). Strong internal control systems can reduce opportunities for fraud perpetrators, improve the organization's ability to detect and prevent fraud, and create an environment that is not conducive to fraudulent activities.

The results of this study support the findings of Tri et al. (2022), who found that internal control affects the likelihood of fraud. This indicates that good internal control can prevent fraud. The better the internal control, the less likely fraud is to occur. Additionally, good internal controls can prevent someone's intention and desire to commit fraud.

The analysis further reveals that Individual Morality (X3) ($H3;\beta = 0.342$) is an important predictor of Fraud Risk (Y) as shown in Table 4. A strong individual morality positively influences fraud risk, which is consistent with prior research that underscores the importance of individual morality in mitigating fraud risk in an organization (Sholehah et al., 2018; Ramizah et al., 2023; Fathia, J., & Indriani, M., 2022; Suryo et al., 2023; Wijaya et al., 2017). Individual morality is a belief within a person's heart and a responsibility that must be fulfilled (Sholehah et al., 2018). One reason individuals cheat is the drive to gain personal advantage. Morality is key in preventing or facilitating such fraud (Ramizah et al., 2023).

Individual morality plays a significant role in shaping attitudes, norms, and behavioral control, which influence a person's intentions and behavior according to the theory of planned behavior. If this research is linked to it, it can be seen from the values related to fraudulent behavior within an institution and the factors that underlie such behavior (Mustika, 2024). The Theory of Planned Behavior explains that an individual's attitude toward a behavior is important and can motivate someone to perform certain actions. This research is supported by Nurjanah (2021) and Syamsudin et al. (2023), who found that individual morality positively and significantly affects fraud risk. This indicates that strong individual morality plays an important role in preventing fraud. Individuals with strong moral principles typically do not participate in fraudulent activities, regardless of external opportunities or coercion.

4. CONCLUSION

The results of this study found that organizational culture significantly influences fraud risk in the management of the Village Revenue and Expenditure Budget. In other words, a good organizational culture will affect the risk of fraud occurring. Organizational culture can reduce fraud caused by intimidation and dishonesty among village officials, which drives institutions to achieve certain goals related to village financial fraud. This study also found that the internal control system significantly affects fraud risk. In other words, if the village government implements the internal control system well, it will impact the risk of fraud in managing the Village Revenue and Expenditure Budget. Individual morality also significantly affects fraud risk in managing the Village Revenue and Expenditure Budget. In other words, an individual's level of moral reasoning will influence the risk of fraud, especially in managing the Village Revenue and Expenditure Budget.

Some limitations of this study are that it uses a small sample size, consisting of only 85 people from the entire Poncokusumo District in Malang Regency, including Village Heads, Village Secretaries, Heads of Financial Affairs, Heads of Service Sections, and Heads of Government Sections. Thus, this sample is very limited for generalizing about the region. Second, only organizational culture factors, internal control systems, and individual morality were examined in this study. Therefore, future research could incorporate other variables that influence the risk of fraud in village finances that were not used in this study, such as the competence of village officials and the effectiveness of the whistleblowing system.

The practical implications of the research findings are that village governments are expected to study and understand the management of the Village Revenue and Expenditure Budget by attending socialization and technical guidance, thereby enhancing organizational culture. This will enable the Village Revenue and Expenditure Budget management to be carried out according to applicable standards and regulations with better results. The theoretical implications of this research are that it supports the Fraud Hexagon Theory and the Theory of Planned Behavior, indicating that organizational culture, internal control systems, and individual morality influence fraud risk in managing Village Revenue and Expenditure Budgets.

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